



Programme Brochure



On-Location Training Programme on – Profit maximization Strategies for PACS

(10 to 12 November 2025)

Venue: CTI-APCOB, Hyderabad

Website: <https://birdmangaluru.in>



Bankers Institute of Rural Development

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PROGRAMME SPONSORED
BY NABARD



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Introduction:

This initiative aims to transform Primary Agriculture Credit Societies (PACS) into Multi-Service Centers (MSC) or Multi-Purpose PACS (M-PACS) to maximize profitability and enhance rural development. By diversifying their activities, PACS can engage in various business operations, including retailing petrol and diesel, distributing LPG, and operating Jan Aushadhi Kendras for generic medicines. The computerization of PACS, with an outlay of ₹2,516 crore, enhances transparency and efficiency. Additionally, PACS are being integrated as Common Service Centers (CSCs) to provide e-services, boosting their viability and generating rural employment. These strategies not only improve the economic vibrancy of PACS but also ensure better access to essential services for rural communities, thereby driving sustainable growth and prosperity.

Programme Directors	Shri. Satheesan Kartha, FM /DGM Smt .Sheela M Bhandarkar, FM/DGM
Duration	3 days (10 to 12 November 2025) The programme will commence at 09:30 hrs on 10 th November 2025 and will conclude at 17:15 hrs on 12 th November 2025
Target group	Officers of StCBs/ DCCBs and PACS officials
Programme Objectives:	By the end of the programme, the participants will be able to :- Explain the need for maximization of profit and importance of Business Diversification in PACS Assess business potential and determine the scope for profit maximization by way of business diversification Prepare Detailed Project Report (DPR) – Assessment of block and working capital, etc. for taking up new business Explain the need for (a) capital augmentation, (b) improving the asset quality, (c) improving the asset quality (d) sound internal checks and control Explain salient features of various government programmes which facilitate/ assist in taking up diversified activities by way of subsidy, collateral free loans and other benefits.
Methodology	Interactive lecture sessions, audio video aids, Computer aided presentations, Group discussions and field visit to successful interventions.

Venue and Accommodation: The programme is residential and will be conducted at **CTI-APCOB D.No. 3-4-447/448, Sahakara Bhavan, OPP:, YMCA Road, Barkatpura Road, Narayanguda, Hyderabad, Telangana - 500027**. The participants are eligible to avail accommodation in the venue **on twin sharing basis** from the **evening of 09th**

November 2025 till the evening of 12th November 2025. Concerned institutions may advise the travel plan of the nominated Officer/s.

Participants will have to make their own travel arrangements. No cost in this regard will be borne by NABARD.

It may please be noted that family member/s or guest/s of the participants will not be allowed to stay in the Venue. The nominating institutions are strictly advised not to send any such participants. Prior permission may be obtained by the participants for overstay, in case of any unforeseen circumstances or emergencies only and in such cases, additional cost, if any, may be borne by the respective participant.

Fee & Mode of Payment: The programme is sponsored by NABARD and hence **no participation fee** is collected from banks towards boarding, lodging and to impart training to the participants. However, concerned Bank may bear the to and fro travelling cost of the participants to attend the programme.

Nomination and Inquiries: The nominations may please be forwarded so as to reach us at the earliest. The registration is on “**first come first served**” basis and will be accepted for the first 30 candidates. **The nominated persons are requested to report for the training programme only on receipt of confirmation of their nominations by us. CONFIRMATION WILL BE SENT BY E-MAIL ONLY** and the nominating institution is requested to furnish primary as well as alternate e-mail ids, so that any loss of communication during transmission is avoided.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **07th November 2025**.

Participants may kindly follow appropriate COVID-19 protocol as advised by Government of India and respective State Governments.

Medical Facilities:

In the unlikely event of hospitalization of any participant during the programme, BIRD would extend all necessary medical aid to the participants. However, the expenditure so incurred on medical treatment/hospitalization of the participant will have to be borne by the sponsoring Bank/Institution. The Banks are requested to take note and avoid deputing officials with critical ailments for attending the training programme.

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

<https://forms.office.com/r/kkzNyCZrsR>



About BIRD: Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organises in-house and on-location training programmes, besides customized programmes for banks, workshops/seminars and studies of current interest, etc. During the last 41 years, nearly 68,000 officers of various client institutions have benefited through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided with single occupancy, self-contained air-conditioned rooms.

About Mangaluru: *Mangaluru is one of the most important tourist destinations in India with its scenic natural beauty. The place is dotted with coconut trees, areca palms, hills and streams. The city is enshrined in ancient temples and beautiful and pristine beaches. Mangaladevi temple, Kadri Manjunatha temple, Kateel Durga Parameshwari temple, St. Aloysius Chapel, Rosario Cathedral, Jama Masjid are the important pilgrimage sights in Mangaluru. It also boasts of an array of clean, serene and tranquil beaches, besides delicious seafood and Udupi-style dishes. Dharmasthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.*

For further enquiries, please feel free to contact:

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